

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 7/1/10 and was converted to a case under chapter 7 on 4/17/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Walter L. Watson Sr
1631 Bolton Road
Richmond, VA 23225

Donna M. Watson
1631 Bolton Road
Richmond, VA 23225

Case Number: 10-34670-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-7993
xxx-xx-9134

Attorney for Debtor(s) (name and address):

Hartley E. Roush
Hovenden and Roush
9830 Lori Road
P. O. Box 1839
Chesterfield, VA 23832
Telephone number: 804-706-1355

Bankruptcy Trustee (name and address):

Bruce H. Matson
LeClair Ryan, A Professional Corporation
Riverfront Plaza, East Tower
951 East Byrd Street
P.O. Box 2499
Richmond, VA 23218-2499
Telephone number: (804) 783-2003

Meeting of Creditors:

Date: 5/17/13

Time: 12:00 PM

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
7/16/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: April 18, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Walter L. Watson, Sr
 Donna M. Watson
 Debtors

Case No. 10-34670-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: mullert
 Form ID: B9A

Page 1 of 3
 Total Noticed: 33

Date Rcvd: Apr 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2013.

db/jdb +Walter L. Watson, Sr, Donna M. Watson, 1631 Bolton Road, Richmond, VA 23225-7801
 aty +Aaron Nash, Evans Petree PC, 1000 Ridgeway Loop Road, Suite 200, Memphis, TN 38120-4036
 aty +Patti H. Bass, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
 Tucson, AZ 85712-1083
 cr +BAC HOME LOANS SERVICING, L.P., FKA COUNTRYWIDE HO, C/O BRAD CLOUD,
 9441 LBJ FREEWAY SUITE 250, DALLAS, TX 75243-4640
 cr +BANK OF AMERICA, N.A., 2380 Performance Drive Building, Richardson, TX 75082-4333
 cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083
 10003511 AARP Medicare Rx Plan, P.O. Box 29300, Hot Springs National Park, AR 71903-9300
 10003510 AARP MedicareRx Preferred, PO Box 5840, Carol Stream, IL 60197-5840
 9800419 Bank of America Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100
 11250030 +Capital One, N.A., Bass & Associates, P.C., 3696 E. Ft. Lowell, Rd., Suite 200,
 Tucson, AZ 85716
 9818589 +Chrysler Financial Services Americas, LLC, C/O Hale, Dewey, & Knight, PLLC,
 88 Union Avenue Suite 700, Memphis, TN 38103-5128
 9800422 Home Depot Credit Services, P.O. Box 653000, Dallas, TX 75265-3000
 9800424 +Roberts Home Medical Inc., 340 M. South Hill Carter Pkwy, Ashland, VA 23005-2324
 11737831 +Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
 9800426 +Transworld Systems, Inc., 1608 Spring Hill Rd, Suite 410, Vienna, VA 22182-2269
 9800427 Union First Market Bank, Attn Bankruptcy Dept, P O Box 940, Ruther Glen, VA 22546-0940
 11737832 +Woodfin Oil, P.O. Box 277, Mechanicsville, VA 23111-0277

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: hartleyroush@gmail.com Apr 19 2013 03:51:44 Hartley E. Roush,
 Hovenden and Roush, 9830 Lori Road, P. O. Box 1839, Chesterfield, VA 23832
 tr EDI: QBHMATSON.COM Apr 19 2013 02:58:00 Bruce H. Matson,
 LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower, 951 East Byrd Street,
 P.O. Box 2499, Richmond, VA 23218-2499
 9800420 EDI: CHRYSLER.COM Apr 19 2013 02:58:00 Chrysler Financial *, 27777 Inkster Road,
 Farmington, MI 48334-5326
 9820922 EDI: CHRYSLER.COM Apr 19 2013 02:58:00 Chrysler Financial Services Americas, LLC,
 Trustee Lockbox, P.O. Box 9001897, Louisville, KY 40290-1897
 11737830 +EDI: HCA2.COM Apr 19 2013 03:03:00 CJW Medical Center *, Attn Bankruptcy, P O Box 13620,
 Richmond, VA 23225-8620
 9800421 EDI: BANKAMER.COM Apr 19 2013 02:58:00 FIA Card Services/Visa, P.O. Box 15019,
 Wilmington, DE 19886-5019
 9963214 +EDI: BANKAMER.COM Apr 19 2013 02:58:00 Fia Card Services, NA As Successor In Interest to,
 Bank of America NA and MbnA America Bank, 1000 Samoset Drive, DE5-023-03-03,
 Newark, DE 19713-6000
 9822133 +EDI: BASSASSOC.COM Apr 19 2013 03:03:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
 10296601 E-mail/Text: hartleyroush@gmail.com Apr 19 2013 03:51:44 Hartley E. Roush, P O Box 1839,
 Chesterfield VA 23832
 9800423 EDI: RMSC.COM Apr 19 2013 02:58:00 JC Penney, P.O. Box 981131, El Paso, TX 79998-1131
 10073298 EDI: AIS.COM Apr 19 2013 02:58:00 Midland Funding, LLC by American InfoSource LP,
 PO Box 248897, Oklahoma City, OK 73124-8897
 9877192 +EDI: PRA.COM Apr 19 2013 02:58:00 PRA Receivables Management, LLC,
 As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067
 9800425 EDI: HFC.COM Apr 19 2013 02:58:00 Roomstore/HSBC, Retail Services, P.O. Box 17298,
 Baltimore, MD 21297-1298
 10091545 EDI: AGFINANCE.COM Apr 19 2013 03:03:00 AMERICAN GENERAL FINANCIAL SERVICES, PO BOX 3251,
 EVANSVILLE, IN 47731
 9820924 EDI: AGFINANCE.COM Apr 19 2013 03:03:00 American General Finance, Attn: Bankruptcy Dept.,
 9925 Hull Street Rd., Richmond, VA 23235-1412
 9800418 EDI: AGFINANCE.COM Apr 19 2013 03:03:00 American General Finance, Oxbridge Square Shpg Ctr,
 9925 Hull Street Rd., Richmond, VA 23236-1412

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Chrysler Financial Services Americas, LLC, C/O Hale, Dewey, & Knight, PLLC,
 88 Union Avenue Suite 700, Memphis, TN 38103-5128
 cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
 Tucson, AZ 85712-1083
 cr* Midland Funding, LLC by American InfoSource LP, PO Box 248897, Oklahoma City, OK 73124-8897
 11737828* AARP Medicare Rx Plan, P.O. Box 29300, Hot Springs National Park, AR 71903-9300
 11737829* AARP MedicareRx Preferred, PO Box 5840, Carol Stream, IL 60197-5840
 9800428* Union First Market Bank *, ATTN Bankruptcy Dept, P O Box 940, Ruther Glen, VA 22546-0940

District/off: 0422-7

User: mullert
Form ID: B9A

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Total Noticed: 33

Date Rcvd: Apr 18, 2013

9818618 ##+Chrysler Financial Services Americas LLC, Aaron J. Nash, Esq., Hale, Dewey & Knight, PLLC,
88 Union Avenue, Suite 700, Memphis, TN 38103-5128

TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

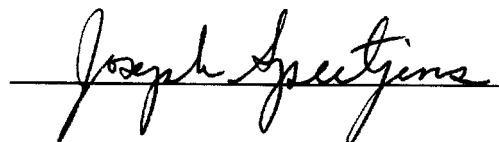
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-7

User: mullert
Form ID: B9A

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Total Noticed: 33

Date Rcvd: Apr 18, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2013 at the address(es) listed below:

Aaron Nash on behalf of Creditor Chrysler Financial Services Americas, LLC
anash@evanspetree.com, sbruce@evanspetree.com
Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.epiqsystems.com
Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om
Hartley E. Roush on behalf of Debtor Walter Watson hartleyroush@gmail.com,
hroushcourt@gmail.com,hartleycourt@gmail.com,shannontingle@gmail.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
TOTAL: 5